

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re patent application of: DREYER et al.

Serial No.: 10/788,919

Group Art Unit: 3624

Filed: February 27, 2004

Examiner: Daniel S. Felten

Entitled: **METHOD OF REFINANCING A MORTGAGE LOAN AND A CLOSING PACKAGE FOR SAME**

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION

Sir:

Applicant acknowledges receipt of the Office communication mailed October 8, 2008. Applicant believes that no additional fees are due in connection with this response. However, in the event a discrepancy exists between the amount enclosed and the Patent and Trademark Office fees, please charge or credit any difference to the undersigned's Deposit Account No. 502498, referencing client/matter number 435565-405.

In response to the Office communication mailed October 8, 2008, please consider the following:

- **Remarks** begin on page 2 of this paper.